

**Information to identify the case:**

Debtor 1	<b>Rafael Mangual</b>	Social Security number or ITIN	xxx-xx-7414
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Carmen Mangual</b>	Social Security number or ITIN	xxx-xx-4111
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>15-30743-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rafael Mangual

Carmen Mangual  
aka Carmen Morales

12/8/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rafael Mangual  
Carmen Mangual  
Debtor(s)

Case No. 15-30743-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 08, 2020

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Rafael Mangual, Carmen Mangual, PO Box 927, Hammonton, NJ 08037-0927
cr	+ TD Auto Finance LLC, C/O Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd, Latham, NY 12110-2100
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515832747	+ ASC, c/o Milstead & Associates, 1 E Stow Rd, Marlton, NJ 08053-3118
515832746	+ Andrew handy, 725 Almond St #3, Vineland, NJ 08360-4742
515832750	Bank of America, POB 927, Hammonton, NJ 08037-0927
515832751	+ Boscov's, PO Box 71106, Charlotte, NC 28272-1106
515832757	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, PO Box 182676, Columbus, OH 43218
515832753	+ David Becerra, 206 S Harding Hwy #A, Landisville, NJ 08326-1424
515832754	+ Department of Community Affairs, PO Box 810, Trenton, NJ 08625-0810
516075624	HSBC Bank USA, N.A. as Trustee, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept, PO Box 24605, West Palm Beach, FL 33416-4605
515841497	+ HSBC Bank USA, NA, Attn Robertson Anschutz & Schneid, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
515832759	+ Joel Pineda, 725 Almond St #1, Vineland, NJ 08360-4742
515832761	+ Michael Williams, 17 Hathaway Dr #A, Sicklerville, NJ 08081-2523
515832762	Ocwen Loan, POB 24738, West Palm Beach, FL 33416-4738
515832763	PNC, POB 747032, Pittsburgh, PA 15274-7032
516454296	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516454297	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
515991920	+ TD Auto Finance, LLC, Attn Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 08 2020 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 08 2020 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515884575	EDI: HND.A.COM	Dec 09 2020 02:13:00	American Honda Finance, PO Box 168088, Irving, TX 75016-8088
515832758	EDI: HND.A.COM	Dec 09 2020 02:13:00	Honda Financial Services, POB 7829, Philadelphia, PA 19101-7829
515832748	EDI: WFFC.COM	Dec 09 2020 02:13:00	ASC, POB 10388, Des Moines, IA 50306-0388
516010350	+ EDI: WFFC.COM	Dec 09 2020 02:13:00	America's Servicing Company, c/o America's Servicing Co., as servicer, Attn: Bankruptcy

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			Dept./MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
515832745	+ EDI: AMEREXPR.COM	Dec 09 2020 02:13:00	American Express, PO Box 1270, Newark, NJ 07101-1270
515890486	EDI: BECKLEE.COM	Dec 09 2020 02:13:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515832749	EDI: BANKAMER.COM	Dec 09 2020 02:13:00	Bank of America, POB 31785, Tampa, FL 33631-3785
516032492	EDI: WFFC.COM	Dec 09 2020 02:13:00	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
516006528	+ Email/Text: bncmail@w-legal.com	Dec 08 2020 21:43:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515832755	+ EDI: DISCOVER.COM	Dec 09 2020 02:13:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
515854032	EDI: DISCOVER.COM	Dec 09 2020 02:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515832752	EDI: JPMORGANCHASE	Dec 09 2020 02:13:00	Chase Cardmember Service, PO Box 15123, Wilmington, DE 19850
516032392	EDI: PRA.COM	Dec 09 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541
516032395	EDI: PRA.COM	Dec 09 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515832764	+ EDI: CITICORP.COM	Dec 09 2020 02:13:00	Sears Card, PO Box 688956, Des Moines, IA 50368-8956
515889753	EDI: RMSC.COM	Dec 09 2020 02:13:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515980920	+ EDI: LCITDAUTO	Dec 09 2020 02:13:00	TD Auto Finance LLC, PO Box 16041, Lewiston, Maine 04243-9523
515832765	EDI: LCITDAUTO	Dec 09 2020 02:13:00	TD Financial, POB 16035, Lewiston, ME 04243-9517
515832766	EDI: WFFC.COM	Dec 09 2020 02:13:00	Wells Fargo, POB 14411, Des Moines, IA 50306-3411
516020013	+ EDI: WFFC.COM	Dec 09 2020 02:13:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
515832767	EDI: WFFC.COM	Dec 09 2020 02:13:00	Wells Fargo Mortgage, POB 14411, Des Moines, IA 50306-3411

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516018508		Deutsche Bank National Trust Company, c/o America's Servicing Company, Attention: Bankruptcy Department, MAC#D3347-014
516003928	*	American Express Centurion Bank, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
516032397	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517427816	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517427817	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515832756	##+	Espaldo Mendes, 206 S Harding Hwy#B, Landisville, NJ 08326-1424

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515832760     ##+     Lisa Collins, 725 Almond St #2, Vineland, NJ 08360-4742  
515832768     ##+     Yolanda Flores, 206 S Harding Hwy #C, Landisville, NJ 08326-1424

TOTAL: 1 Undeliverable, 4 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:**

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as trustee for First Franklin Mortgage Loan Trust 2006-FF13 Mortgage Pass-Through Certificate, Series 2006-FF13 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian E Caine	on behalf of Creditor BANK OF AMERICA N.A. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Conika Majumdar	on behalf of Creditor BANK OF AMERICA N.A. conika.majumdar@fnf.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donna L. Wenzel	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John D. Krohn	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Michael E. Blaine	on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com
R. A. Lebron	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@fskslaw.com
Terry Tucker	on behalf of Debtor Rafael Mangual terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Carmen Mangual terrytucker@comcast.net

TOTAL: 13